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Prepared by and Return to: N. MS Title, Inc. Hugh H. Armistead, Attorney P.O. Box 609 Olive Branch, MS 38654 662-895-4844 Nov 4 2 30 PM '03

MARGARET S. NICHOLS, ET AL,

GRANTORS,

TO

WARRANTY DEED

RICHARD DALE STAGGS, ET UX,

GRANTEES

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, We, MARGARET S. NICHOLS, WILLIAM A. NICHOLS, JR. and MARGARET ANN NICHOLS DYE, do hereby sell, convey and warrant unto RICHARD DALE STAGGS and wife, HEATHER DIANE NICHOLS STAGGS, as tenants by the entirety with full rights of survivorship, and not as tenants in common, the land lying and being situated in DeSoto County, Mississippi, described as follows, to-wit:

Lot 1 of the Subdivision of the Nichols 4.31 acre tract situated in the Northwest Quarter of Section 13, Township 2 South, Range 6 West, DeSoto County, Mississippi, and being more particularly described by metes and bounds and survey attached hereto.

The warranty in this Deed is subject to subdivision and zoning regulations in effect in DeSoto County, Mississippi; to rights of ways and easements for public roads and public utilities shown or not shown on the public records; to the restrictive covenants of said subdivision; and to any prior conveyance or reservation of minerals of every kind and character, including, but not limited to oil, gas, sand and gravel in, on and under subject property.

By way of explanation, Grantors herein are the sole heirs at law of William A. Nichols, Sr., deceased, who departed this life on the 26th day of July, 1997, a copy of his death certificate being attached hereto.

Taxes for the year 2003 are to be paid by the Grantors, and possession is to take place upon delivery of this deed.

WITNESS OUR SIGNATURES, this the 30th day of September, 2003.

STATE OF MISSISSIPPI COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for the said county and state, on this 30th day of September, 2003, within my jurisdiction, the within named MARGARET S. NICHOLS, who acknowledged that she executed the above and foregoing instrument.

My Commission Expires: 10[2

STATE OF MISSISSIPPI COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for the said county and state, on this 30th day of September, 2003, within my jurisdiction, the within named WILLIAM A. NICHOLS, JR., who acknowledged that he executed the above and foregoing instrument.

My Commission Expires: 10/2403

STATE OF MISSISSIPPI COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for the said county and state, on this 30th day of September, 2003, within my jurisdiction, the within named MARGARET ANN NICHOLS DYE, who acknowledged that she executed the above and foregoing instrument.

My Commission Expires: 10/24/03

Grantors' Address:

3724 Bethel Road, Olive Branch, MS 38654

Home No. (662) 895-5457; Business No. Same

Grantees' Address:

3724 Besto Rad Olive Brown, MS 38654 Home No. (662) 875 545 7; Business No. (__) Sano

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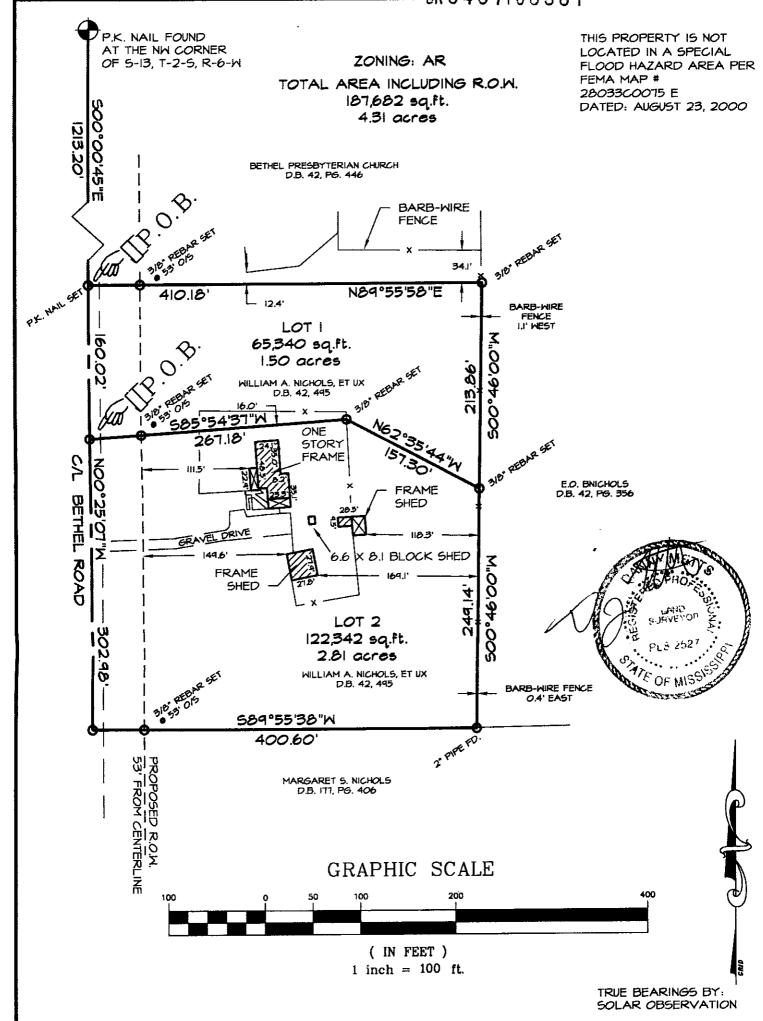
LEGAL DESCRIPTION LOT 1

A PARCEL OF LAND BEING PART OF THE NORTHWEST QUARTER OF SECTION 13, TOWNSHIP 2 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT:

COMMENCING AT A P.K. NAIL FOUND AT THE NORTHWEST CORNER OF SECTION 13, TOWNSHIP 2 SOUTH, RANGE 6 WEST; THENCE SOUTH 00 DEGREES 00 MINUTES 45 SECONDS EAST, A DISTANCE OF 1,213.20 FEET TO A P.K. NAIL SET IN THE CENTERLINE OF BETHEL ROAD AT THE POINT OF BEGINNING FOR THE FOLLOWING

TRACT;

THENCE NORTH 89 DEGREES 55 MINUTES 58 SECONDS EAST, A DISTANCE OF 410.18 FEET TO A 3/8" REBAR SET; THENCE SOUTH 00 DEGREES 46 MINUTES 00 SECONDS WEST, A DISTANCE OF 213.86 FEET TO A 3/8" REBAR SET; THENCE NORTH 62 DEGREES 35 MINUTES 44 SECONDS WEST, A DISTANCE OF 157.30 FEET TO A 3/8" REBAR SET; THENCE SOUTH 85 DEGREES 54 MINUTES 37 SECONDS WEST, A DISTANCE OF 267.18 FEET TO A POINT IN THE CENTERLINE OF BETHEL ROAD; THENCE NORTH 00 DEGREES 25 MINUTES 07 SECONDS WESTALONG THE CENTERLINE OF BETHEL POAD A DISTANCE OF 160.03 EFET TO THE BOINT OF CENTERLINE OF BETHEL ROAD, A DISTANCE OF 160.02 FEET TO THE POINT OF BEGINNING AND CONTAINING 1.50 ACRES, SUBJECT TO EXISTING EASEMENTS, RIGHT-OF-WAY FOR BETHEL ROAD, SUBDIVISION AND ZONING REGULATIONS IN EFFECT IN DESOTO COUNTY, MISSISSIPPI.



SUBDIVISION OF THE NICHOLS 4.31 ACRE TRACT

WILLIAM A. NICHOLS, ET UX

METTS SURVEYING 4425 BETHEL RD. OLIVE BRANCH, MS. 38654 PH. 662-895-9020

LOCATION: NW 1/4 OF: S-13, T-2-S, R-6-W, DESOTO COUNTY, MS.

SCALE 1" = 100'

DATE OF SURVEY: 7/8/03 CLIENT: MARGARET NICHOLS CLASS "B" SURVEY
SURVEY BY: D. METTS